United States Bankruptcy Court Eastern District of New York

In re: Lisa M Becker Debtor Case No. 16-45798-ess Chapter 7

CERTIFICATE OF NOTICE

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Apr 07, 2017.
db
                                Lisa M Becker,
                                                                  16 Travis Ave,
                                                                                                     Staten Island, NY 10314-6231
                                NYC Department of Finance,
Brooklyn, NY 11201-3719
                                                                                        345 Adams Street, Office of Legal Affairs,
smq
                                                                                            Attn: Insolvency Unit,
                               +NYS Unemployment Insurance,
                                                                                                                                            Bldg. #12, Room 256,
smg
                                  Albany, NY 12240-0001
8934564
                                C.tech,
                                                  PO Box 402,
                                                                                Mount Sinai, NY 11766-0402
                            Capstone Financial Man, 2110 Powers Ferry Rd SE, Atlanta, GA 30339-5048 ++MALEN & ASSOCIATES PC, 123 FROST STREET, SUITE 203, WESTBURY NY 11590-5027
8934568
8934572
                              (address filed with court: Malen & Associates, 123 Frost St, Westbury, NY 11590-5030)
Nissan Motor Acceptance Corp, PO Box 742657, Cincinnati, OH 45274-2657
                                Nissan Motor Acceptance Corp, PO Box 742657,
8934573
                                North American Bancard,
                                                                                   Capstone Financial Man.,
                                                                                                                                           2110 Powers Ferry Rd SE,
8934574
                                  Atlanta, GA 30339-5048
                               Atlanta, GA 30359-5040
Northshore LIJ Health System Labs, PO Box 415972, Boston, MA 02241-5972
Rubin & Rothman, 1787 Veterans Hwy, Islandia, NY 11749-1500
Select Portfolio Servicing, Inc, PO Box 65250, Salt Lake City, UT 84165-0250
Select Portfolio Svcin, PO Box 65250, Salt Lake City, UT 84165-0250
Selip & Stylianou, 199 Crossways Park Dr, Woodbury, NY 11797-2016
Seventh Avenue, 1112 7th Ave, Monroe, WI 53566-1364
8934575
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8934580
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                              +E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Apr 05 2017 18:35:09
smg
                                                                                                                  Bankruptcy Unit,
                                  NYS Department of Taxation & Finance,
                                                                                                                                                        PO Box 5300.
                                  Albany, NY 12205-0300
                               +E-mail/Text: ustpregion02.br.ecf@usdoj.gov Apr 05 2017 18:34:43
smq
                                  Office of the United States Trustee, Eastern District of NY (Brooklyn Office), U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10
                                                                                                                                                                   New York, NY 10014-9449
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                                EDI: AMEREXPR.COM Apr 05 2017 18:28:00
                                                                                                                       American Express,
                                                                                                                                                               PO Box 1270,
                                  Newark, NJ 07101-1270
8934560
                                EDI: AMEREXPR.COM Apr 05 2017 18:28:00
                                                                                                                       Amex,
                                                                                                                                       Correspondence, PO Box 981540,
                                  El Paso, TX 79998-1540
8934561
                                EDI: AMEREXPR.COM Apr 05 2017 18:28:00
                                                                                                                                       PO Box 297871,
                                                                                                                       Amex,
                                Fort Lauderdale, FL 33329-7871
EDI: TSYS2.COM Apr 05 2017 18:28:00
Wilmington, DE 19801-5014
                                                                                                                 Barclays Bank Delaware, 125 S West St,
8934562
                                EDI: TSYS2.COM Apr 05 2017 18:28:00
8934563
                                                                                                                 Barclays Bank Delaware,
                                                                                                                                                                  PO Box 8801,
                                  Wilmington, DE 19899-8801
                                EDI: CAPITALONE.COM Apr 05 2017 18:28:00
                                                                                                                           Cap One, PO Box 30281,
8934565
                                Salt Lake City, UT 84130-0281
EDI: CAPITALONE.COM Apr 05 2017 18:28:00
                                                                                                                           Capital 1 Bank, Attn: General Correspondence,
8934566
                                  PO Box 30285, Salt Lake City, UT 84130-0285
8934567
                                E-mail/Text: cms-bk@cms-collect.com Apr 05 2017 18:34:41
                                                                                                                                                           Capital Management Services,
                                698 1/2 S Ogden St, Buffalo, NY 14206-2317
EDI: DISCOVER.COM Apr 05 2017 18:28:00 Discoving Disc
                                                                                                                       Discover Fin Svcs LLC,
                                                                                                                                                                        PO Box 15316,
8934569
8934570
                                EDI: FORD.COM Apr 05 2017 18:28:00
                                                                                                              Ford Motor Credit, PO Box 62180,
                                  Colorado Springs, CO 80962-2180
8934571
                                E-mail/Text: bkcy@collectlaw.com Apr 05 2017 18:34:53
                                                                                                                                                   Kirschenbaum & Phillips,
                                  PO Box 9000, Farmingdale, NY 11735-9000
                               +EDI: RMSC.COM Apr 05 2017 18:28:00
8963112
                                                                                                               Synchrony Bank, c/o PRA Receivables Management, LLC,
                                  PO Box 41021, Norfolk, VA 23541-1021
                                                                                                                                                                                          ТОТАТ: 14
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**** BYPASSED RECIPIENTS ****

NONE. TOTAL: 0

Addresses marked $^{\prime}+^{\prime}$ were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 07, 2017 Signature: /s/Joseph Speetjens

District/off: 0207-1 User: admin Page 2 of 2 Date Rcvd: Apr 05, 2017

Form ID: 318DF7 Total Noticed: 28

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 5, 2017 at the address(es) listed below:
Alan Nisselson anisselson@windelsmarx.com,

theston@windelsmarx.com;ahollander@windelsmarx.com;n159@ecfcbis.com;jryan@windelsmarx.com Kevin B Zazzera on behalf of Debtor Lisa M Becker kzazz007@yahoo.com Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov

TOTAL: 3

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Information to identify the case:		
Debtor 1	Lisa M Becker	Social Security number or ITIN xxx-xx-5071
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	EIN Social Security number or ITIN
	First Name Middle Name Last Name	
United States Bankruptcy Court Eastern District of New York 271–C Cadman Plaza East, Suite 1595 Brooklyn, NY 11201–1800		
Case number:	1-16-45798-ess	Chapter: 7

Order of Discharge and Final Decree

IT IS ORDERED:

A discharge under 11 U.S.C. § 727 is granted to:

Lisa M Becker aka Lisa Greybill

IT IS FURTHER ORDERED:

- Alan Nisselson (Trustee) is discharged as trustee of the estate of the above–named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above–named debtor(s) is closed.

BY THE COURT

Dated: April 5, 2017 <u>s/ Elizabeth S. Stong</u> United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

Revised: 12/15

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor(s).

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Official Form 318DF7